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NANCIAL ASSISTANCE FOR ALBERTA STUDENTS

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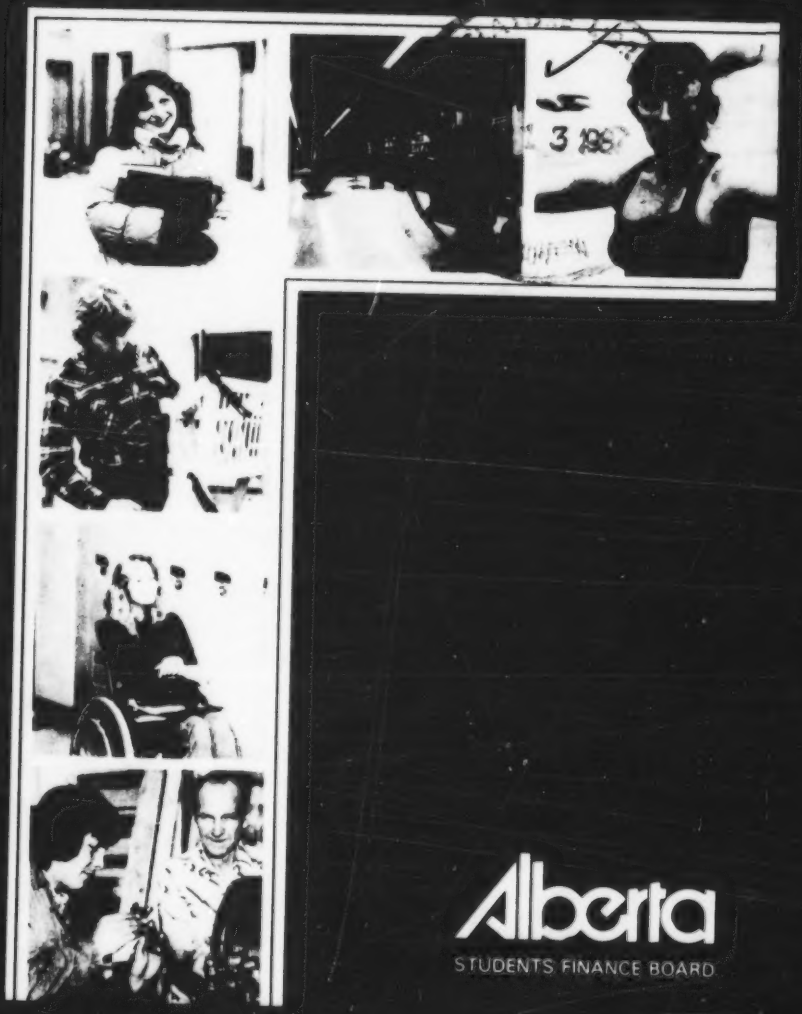

Alberta

STUDENTS FINANCE BOARD

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Summary of Need-Based Awards

April 1, 1984 - March 31, 1985

Guaranteed Loans	
Canada Student Loan	$108,392,873
Alberta Student Loan	31,936,044
Provincial Grants	
Alberta Educational Opportunity Equalization Grant	8,444,946
Supplemental Assistance Grant	15,333,191
Maintenance Grant	9,697,517
TOTAL	**$173,804,571**

Number of Students Supported = 45,116

April 1, 1985 - March 31, 1986 Estimate*

Guaranteed Loans	
Canada Student Loan	$123,000,000
Alberta Student Loan	36,000,000
Provincial Grants	
Alberta Educational Opportunity Equalization Grant	9,600,000
Supplemental Assistance Grant	17,200,000
Maintenance Grant	14,200,000
TOTAL	**$200,000,000**

Number of Students Supported = 50,000

*Estimated as of March 1, 1986

SECTION I

STUDENTS FINANCE BOARD PROGRAMS

For general information about Students Finance Board Programs call: 427-2740 (EDMONTON) or 297-6344 (CALGARY)

For inquiry about the status of your application call: 422-5563 (EDMONTON) or 297-6344 (CALGARY)

Introduction

This section describes the broad system of programs administered by the Students Finance Board, Alberta Advanced Education. They are primarily of interest to students attending post-secondary institutions, although there are some programs for junior high and high school students. This section is especially relevant to students completing high school and to adults who wish to pursue long-term post-secondary education, either full- or part-time.

1 Major Forms of Assistance

Guaranteed Loans

Undergraduate Students*

If you are studying at the undergraduate level, you may be eligible for a student loan. Your eligibility and the amount of money you may borrow are based on an assessment of your need. Students may receive up to $105 per week in Canada Student Loans and the remainder in Alberta Student Loans, up to a total $4,300 per academic year. Additional loans may be available to students enrolled in a program of study which is longer than normal. However, undergraduate students may not exceed a gross indebtedness of $19,800 in student loans.

Graduate Students and Students in Professional Programs*

If you are enrolled in a graduate or professional program, you may be eligible for loans to a maximum of $6,800 per academic year. Your eligibility and the amount you may borrow are based on an assessment of your needs. Students may receive up to $105 per week in Canada Student Loans, and the remainder in Alberta Student Loans. Additional monies may be available on loan to students enrolled in a program of study that is longer than the normal academic year. Graduate students may not exceed a gross indebtedness of $29,800 in student loans.

**Note: While you are a full-time student, and for six months after you leave your program, the interest on your loans is paid by the federal and provincial governments. After that time, you must contact your credit institution and assume responsibility for principal and interest payments.*

Loan Remission

Remission payments are not automatic; you **must** apply to the Edmonton or Calgary office of the Students Finance Board. Remission is an amount that the Province of Alberta may pay on your outstanding loans. Remission payments are made to your credit institution in order to reduce the principal amount of your outstanding loan(s) when you cease to be a full-time student. Under current policy, the Board may repay a maximum of:

— 50% of the amount you borrow in your first year of studies;

— 40% of the amount you borrow in your second year of studies; and

— 25% of the amount you borrow in any subsequent year of study.

You will be eligible to receive the maximum amount of remission only when the Students Finance Board is satisfied that:

— your savings have been adequate in relation to your earnings;

— your parents, spouse or sponsor, where applicable, made an adequate contribution; and

— you maintained full-time enrollment during those periods for which you received assistance.

The following are two examples demonstrating remission eligibility:

Example 1. Remission Eligibility of a Student Who Attended University for Four Years and Needed to Borrow $2,000 Each Year.

	Loans		Remission Eligibility
First Year	$2,000 x 50%	=	$1,000
Second Year	$2,000 x 40%	=	$ 800
Third Year	$2,000 x 25%	=	$ 500
Fourth Year	$2,000 x 25%	=	$ 500
	Total Remission Payable by Province of Alberta		$2,800

Example 2. Remission Eligibility of a Student Who Attended a Technical Institute for Two Years and Needed to Borrow $2,400 Each Year.

	Loans		Remission Eligibility
First Year	$2,400 x 50%	=	$1,200
Second Year	$2,400 x 40%	=	$ 960
	Total Remission Payable by Province of Alberta		$2,160

Alberta Educational Opportunity Equalization Grants

Grants to a maximum of $2,000 may be provided to a dependent student whose program of study is not available within normal commuting distance of the parents' home. The grant is designed to help offset the additional costs incurred by students in this situation. (See page 8 for definition of "dependent" under heading Dependent/Independent Criteria.)

To be eligible you must demonstrate financial need. The grant will form part of your total award.

Supplemental Assistance Grants

If you are an undergraduate student and have a demonstrated need for assistance which exceeds the $4,300 loan maximum per academic year, you may be eligible for a Supplemental Assistance Grant to a maximum of an additional $2,500 per academic year. Further grants may be available for students enrolled in programs which are longer than the normal academic year.

Maintenance Grants

These grants, to a maximum of $6,000.00 for an eight month academic year or $9,000.00 for a twelve month period, are available to students with physical, mental or social handicaps and who, in the opinion of the Board, require special assistance. Students considered for these grants include special needs groups, such as single parents, disabled persons, and individuals of Native ancestry. Support is normally limited to a maximum of four years of undergraduate study as the grant is designed to ensure that students have a chance to acquire undergraduate degrees. During the first two years of study, students are normally expected to take full advantage of student loan programs before accessing the grant. During subsequent years of study, students may not be required to take the maximum loan before receiving Maintenance Grant. Throughout the program students are eligible for remission benefits.

Bursaries for Part-Time Students

Part-time students who are enrolled in courses (including adult further education courses) approved by the Students Finance Board, may be eligible for a maximum bursary of $300 per semester. These bursaries are awarded on the basis of financial need, as determined by the Board, and are intended to cover the costs of tuition, books, babysitting and travel (if required).

2 Factors Affecting Eligibility for Aid

Choice of Educational Institution

In Alberta

Within Alberta, you may be eligible for financial assistance if you will be enrolled in an approved course of studies:

— at an Alberta university;

— at a public college in Alberta or a college affiliated with an Alberta university;

— at any institute of technology or vocational college operated by the province, or any other publicly operated institution in Alberta offering vocational education;

— at the Banff Centre for Continuing Education;

— at a school of nursing in the province; or

— at a private trade school or college registered in the province.

In some instances, assistance may be available to high school students (see pages 18 and 24) and students enrolled in part-time studies (see page 5).

Out-Of-Province

If you leave Alberta to study you will be eligible to apply for Canada Student Loan assistance only, unless you satisfy one of the following criteria which would make you eligible to apply for both federal and provincial assistance:

— if you are enrolled in a graduate or professional faculty;

— if your program of study, as determined by the Board, is not available in Alberta;

— if you met the minimum entrance requirements and applied before the deadline date for admission but were refused by Alberta institutions because of a quota system;

— if you are receiving advanced post-secondary credits which would reduce, by at least one full semester, the period of enrollment leading to graduation;

— if you are receiving a major scholarship award which reduces the overall cost of your program below what it would have been, had you remained in Alberta;

— if your spouse, who is also a student, qualifies for provincial assistance under one of the previous criteria.

If you are contemplating studying outside Alberta, you should contact the Students Finance Board immediately in order to ascertain exactly what financial assistance is available to you:

Students Finance Board
10th Fl., Baker Centre
10025 - 106 Street
EDMONTON, Alberta
T5J 1G7
Telephone: 427-2740

Students Finance Board
805 - 9th Street, S.W.
CALGARY, Alberta
T2P 2Y6
Telephone: 297-6344

Course Load Undertaken

In order to be considered for financial aid, you should be a full-time student taking a program which has been approved by the Students Finance Board. You are normally expected to take a full course load, as defined by the educational institution. In certain instances, however, you may be considered a full-time student if you are taking at least 60% of a normal full course load. Students dropping to part-time status will be considered as withdrawn and their awards will be adjusted.

Part-time students enrolled in courses, which are approved by the Board, may be eligible for bursary assistance (see page 5).

Residency Requirements

For student assistance purposes, you may be considered a resident of Alberta if you meet one of the following conditions:

Single Students

— You have less than a three-year period of employment and/or post-secondary study and

  — your parents reside in Alberta; or

  — your parents have recently left the province and you have remained in Alberta to study;

— You have more than a three-year period of employment and/or post-secondary study, and Alberta is the last province in which you have spent 12 consecutive months excluding time spent at a post-secondary institution;

— You have just completed your undergraduate degree in Alberta and have remained in Alberta to study at the graduate level; or

— You have two periods of 12 consecutive months in the labour force, and Alberta is the last province in which you have spent 12 consecutive months excluding time spent at a post-secondary institution.

Married, Separated, Divorced or Single Parent Students

— Alberta is the last province in which you have spent 12 consecutive months excluding time spent at a post-secondary institution;

— You are studying in Alberta and are married to an Alberta resident; or

— You have completed your undergraduate degree in Alberta and have remained in Alberta to study at the graduate level.

If you are uncertain about your residency, please contact the office of the Students Finance Board in Edmonton or Calgary.

Citizenship Requirements

To be eligible to apply for assistance you must meet one of the following citizenship requirements:

— You are a Canadian citizen;

— You are a permanent resident of Canada; or

— You are a refugee as defined in the Canada Immigration Act.

Dependent/Independent Criteria

Under the Alberta financial aid programs you may be classified as dependent and your parents may be required to contribute toward your financial resources unless you meet one of the following conditions:

— You have been out of secondary school for three calendar years; or

— You are married, divorced or a single parent.

Under the Canada Student Loans Plan you may be classified as dependent and your parents may be required to contribute towards your financial resources unless you meet one of the following conditions:

— You have been out of secondary school for four calendar years;

— You have spent two periods of 12 consecutive months as a full-time member of the work force; or

— You are married, divorced or a single parent.

3 Calculation of Financial Need

The amount of assistance you will receive is determined by subtracting your resources (both personal and, if applicable, parental or spousal contribution) from your educational costs.

Educational Costs

Your living and educational costs are the sum of:

— tuition and compulsory fees

— books, supplies and instruments

— living costs including: rent
telephone
food and personal care
clothing
travel
entertainment

— babysitting, if required

— medical costs, if applicable

— field trips, thesis preparation, typing, etc.

Monthly Budget Guidelines

Status	Living Costs Per Month
Single independent student at home	$ 275
Single student away from home	$ 545
Single parent plus one child	$ 995
Married couple — no children	$ 925
one child	$1,185
two children	$1,365
three children	$1,625

These figures are subject to change for the 1986/87 academic year.

Single, dependent students whose parents reside within commuting distance of the educational institution are expected to live in their parents' homes. Students living in residences at educational institutions may have the sum allowed for living expenses adjusted to reflect the actual cost charged by the institutions.

Student Contribution

Expected Savings

The Board expects that you will work full-time, while not enrolled, and will save in accordance with your earnings. While employed, you are expected to live within the monthly budget guidelines established by the Board, plus approximately $110 a month for work-related expenses. When identified, extraordinary expenses (exceptional travel costs, etc.) will also be taken into consideration. The savings expected will be based on the difference between your monthly earnings and the Board's student budget guidelines.

For example: if in 1985/86 you were living away from home while working, you would be expected to live on $655 per month.

***Example of Expected Savings for Student Living Away From Home for Summer Months**

Total Gross Earnings		$3,500
	minus	
Living Allowance ($545 x 4 months)		$2,180
	minus	
Working Allowance ($110 x 4 months)		$ 440
EXPECTED SAVINGS		$ 880

**Based on 1985/86 budget guideline figures. These amounts are subject to change for the 1986/87 academic year.*

Minimum Savings

If you make no attempt to secure employment during your work period, the Board may compute a reasonable amount of savings to be used in the calculation of your award. During the 1985-86 academic year this savings figure was based on $68 per week for each week you would have been available for employment. These amounts are subject to change for the 1986-87 academic year.

If you tried to find employment but were unsuccessful, you should be prepared to outline the names and addresses of potential employers who were contacted along with the address of the Canada Employment office where you were registered.

Resources from Parental Contribution

If you are classified as dependent, the amount your parents are expected to contribute toward your financial resources depends upon the family's income and composition. The following table illustrates the expected parental contribution for families at varying levels of income and size. These figures are approximations only and may vary due to cost-of-living adjustments or exceptional circumstances.

Approximate Expected Parental Contribution for an Eight-Month Program*

A. Parental Contribution for Students Living Outside Their Parental Home

		Parents' 1985 Gross Income (Net Income if Self-Employed)						
		27,000	31,000	35,000	39,000	43,000	47,000	51,000
Number of persons in Family	3	0	1,292	2,006	2,924	4,012	5,304	6,800
	4	0	34	1,394	2,142	3,060	4,182	5,508
	5	0	0	374	1,496	2,244	3,230	4,386
	6	0	0	0	612	1,598	2,380	3,400
	7	0	0	0	0	850	1,700	2,516

B. Parental Contribution for Students Living With Their Parents

		Parents' 1985 Gross Income (Net Income if Self-Employed)						
		27,000	31,000	35,000	39,000	43,000	47,000	51,000
Number of persons in Family	3	0	0	714	1,632	2,720	4,012	5,508
	4	0	0	102	850	1,760	2,890	4,216
	5	0	0	0	204	952	1,938	3,094
	6	0	0	0	0	306	1,088	2,108
	7	0	0	0	0	0	408	1,224

**Based on 85/86 figures. These amounts are subject to change.*

It should be noted that an adjustment is made if your parents are supporting more than one post-secondary student.

Parents should note that when they sign the student's application, they are not co-signing a loan on behalf of the applicant.

Resources from Spousal Contribution

Your spouse, if not a student, will normally be expected to work in order to support your educational endeavours, and will be expected to contribute an amount equal to the net income from employment, less $200 per month.

If you have children, your spouse will be expected to work unless one of the children is under two years of age. Other justifiable reasons for your spouse not working include:

— documented inability to find employment;

— documented medical reasons;

— pregnancy;

— other reasons, supported by a recommendation from a student counsellor.

Note: Married persons who are contemplating returning to school are encouraged to contact the Students Finance Board at least 60 days prior to the commencement of classes. It is important that married students determine the extent of financial support available to them before making a commitment to attend an educational institution.

Other Resources

In addition, you may be expected to contribute from the following sources:

Part-Time Employment

If you work part-time while attending school, the first $200 per month will not be expected as a contribution. Earnings over $200 per month will normally be assessed as a resource.

Academic Awards

Academic awards in excess of $600 will be considered as a contribution to your financial resources. The total amount of all scholarships, bursaries, etc. must be reported on the application.

Other Income and Assets

Income from any other source will be considered as part of your financial resources, as well as the value of stocks, bonds, Registered Retirement Savings Plans, etc.

Examples of Assessment Calculation

These examples are based on 1985/86 monthly budget guideline figures, which are subject to change for the 1986/87 academic year.

Example 1. A single student in first year of study who must live away from home. The parents are expected to contribute toward the student's financial resources. The family consists of four persons, and the father is the only wage earner.

Example 1. Need Assessment Calculation for a Single Student

Total family income = $35,000
Expected parental contribution = $1,394 (refer to page 11)

Student's Educational Costs		**Resources**	
Tuition and fees	$ 950	Parental contribution	$1,394
Books and supplies	$ 675	Minimum student savings	$ 550
Away from home living allowance ($545 x 8 months)	$4,360	Total resources	$1,944
Total expenses	$5,985	Educational costs	$5,985
		minus	
		Resources	$1,944
		Eligibility	$4,041

Example 1. Loan/Grant Mix

Alberta Educational Opportunity Equalization Grant (See page 5)	$2,000
Loans	$2,040
TOTAL	$4,040

Example 2. A married student is attending an Alberta university. The spouse is employed full-time, earning a net income of $1,200 per month. They have two pre-school children.

Example 2. Need Assessment Calculation for a Married Student

Expenses		Resources during eight-month academic year	
Tuition and fees	$ 960	Spousal contribution	$ 9,600
Books and supplies	$ 350	Family Allowance	$ 370
Living allowance ($1,365 x 8 months)	$10,920	Total Income	$ 9,970
Medical	$ 220	*minus*	
Babysitting (Actual Cost)	$ 1,200	Working spouse allowance ($200 per month)	$ 1,600
Total expenses	$13,650	Total Resources	$ 8,370
		Expenses	$13,650
		minus	
		Resources	$ 8,370
		Eligibility	$ 5,280

Example 2. Loan/Grant Mix

Supplemental Assistance Grant (See page 5)	$ 980
Loans	$ 4,300
TOTAL	$ 5,280

4 Applying For and Receiving the Award

When to Apply

Students requiring notification of their eligibility prior to starting school in September should submit their applications before June 1. The earlier you apply, the faster your application will be processed. From August to October, it takes approximately four to six weeks to process an application if the form is complete in every respect when submitted. If your form is incomplete or the appropriate documentation is missing, lengthy delays in processing your application may occur. Students who change their educational institution after applying for assistance must reapply on a new application form.

Application Forms

— Where to get them

Application forms for financial assistance may be obtained from high schools or the Student Awards Offices at post-secondary educational institutions in the province. They can also be obtained directly from the Students Finance Board in Edmonton and Calgary.

Students Finance Board
10th Fl., Baker Centre
10025 - 106 Street
EDMONTON, Alberta
T5J 1G7
Telephone: 427-2740

Students Finance Board
805 - 9th Street, S.W.
CALGARY, Alberta
T2P 2Y6
Telephone: 297-6344

— Where to submit them

Submit your application to:

— the Edmonton office of the Students Finance Board, if you are attending the University of Alberta or are planning to attend an out-of-province institution;

— the nearest office of the Students Finance Board, if you are attending or planning to attend a private trade school;

— the Student Awards Office of the educational institution, if you are attending or planning to attend any other institution in Alberta.

Note: If you require advice or assistance in completing the application form, contact the Awards Office of the educational institution or the Students Finance Board.

When applying for financial assistance, do not request more than you need.

Remember, this is a loan. A substantial portion of the assistance you receive must be repaid. The amount of assistance you receive does not increase in direct proportion to the amount of assistance you request. A request for an extraordinarily large sum of money may simply delay your application since the Board, in all probability, will require a detailed explanation as to why you need the funds.

Verification of Information

You should be aware that you and, where applicable, your parents, spouse or sponsor may be requested to sign a waiver providing the Students Finance Board limited access to Revenue Canada Taxation data. This will enable the Board to confirm that the information on your application is accurate and complete.

If the results of the verification demonstrate a serious difference, you or your parents or spouse will be expected to explain this discrepancy. If the explanation is not satisfactory to the Students Finance Board, your application may be forwarded to the Attorney General of the Province of Alberta and/or the Government of Canada for further investigation.

If you provide false or misleading information on an application for assistance, the Canada Student Loans Act and the Students Finance Act provide for a fine of up to $1,000. Depending on the circumstances, you may also be subject to charges under the Criminal Code of Canada.

Distribution of Monies

Once your eligibility for assistance has been determined, a Notice of Assessment will be mailed to the current mailing address indicated on your application form. Your loan and grant assistance will be outlined on this statement.

If you are awarded loan assistance, a Certificate(s) of Eligibility will also be mailed to you. Once you have registered in your program, a section of this form must be completed by your educational institution. You will then be able to negotiate the Certificate(s) at your bank. You should read the back of the Certificate(s) carefully.

If you are awarded grant assistance, this will be indicated on the Notice of Assessment, along with the dates when cheques will be issued. Grants are generally mailed directly to the educational institution during the second half of the academic year.

Note: If you are studying out of province, you should make arrangements with your bank concerning the negotiation of your loans before you leave.

Appeal Process

If you are not satisfied with the amount of assistance issued by the Board, you have the right to request an appeal. A brochure outlining the appeal procedure is provided with the Notice of Assessment. When you request an appeal it is your responsibility to provide as much information as possible to support your request for additional funds. In doing so, you will help ensure that there is no delay in having your application reviewed.

It is possible, that based on the additional information, the counselling staff will be able to adjust your award to your satisfaction. If not, you may request to have your application forwarded to a public appeal committee.

Appeals concerning the granting of residency or independent status are heard directly by the Board.

Students attending educational institutions north of Calgary or outside Alberta should direct all appeal correspondence or inquiries to:

Secretary of the Appeal Committee
Students Finance Board
10th Fl., Baker Centre
10025 - 106 Street
EDMONTON, Alberta
T5J 1G7

Students attending institutions in Calgary and the southern region should direct all appeal correspondence or inquiries to:

Secretary of the Appeal Committee
Students Finance Board
805 - 9th Street, S.W.
CALGARY, Alberta
T2P 2Y6

5 Other Types of Assistance

Alberta Heritage Scholarship Fund

Funded by a $100 million endowment from the Alberta Heritage Savings Trust Fund, the Alberta Heritage Scholarship Fund is designed to encourage people in all walks of life to continue their education, whether they are students, athletes, recreational leaders, or in the work force.

Brochures and posters are available from the Alberta Heritage Scholarship Fund, Students Finance Board, 10th Floor, Baker Centre, 10025 - 106 Street, Edmonton, Alberta T5J 1G7. Telephone 427-8640.

For High School Students

Alexander Rutherford Scholarships for High School Achievement

Named in honour of Alberta's first Premier and Minister of Education, these scholarships are based on academic achievement in grades 10, 11 and 12. Scholarships of up to $1,500 may be awarded for post-secondary study at colleges, technical schools or universities.

Application deadlines: May 1 and December 1.

Note: High school students may also apply to Charles S. Noble Scholarships described under — "Other Scholarships."

For Undergraduate Students

Louise McKinney Post-Secondary Scholarships

These scholarships were named in honour of the first woman elected to the Alberta Legislature. Louise McKinney was one of the "famous five" who won the right for Canadian women to be recognized as "persons". Scholarships are valued at $3,000 for study in an undergraduate program and $6,000 for study in professional programs such as medicine, law, dentistry, optometry and veterinary medicine. Students studying in Alberta are nominated by the institution attended on the basis of exceptional academic achievement. Alberta students studying outside the province may qualify if their programs of study are not offered in Alberta and they have a class standing that places them in the top 2% of their programs. These students apply directly to the office of the Alberta Heritage Scholarship Fund.

Application deadline: June 1.

For Students at Graduate Levels

Sir James Lougheed Awards of Distinction

Named in honour of Sir James Lougheed, noted Albertan, senator and parliamentarian, these awards recognize academic excellence and provide for advanced study anywhere in the world. Awards are valued at $10,000 at the master's level and $15,000 at the doctoral level.

Application deadline: February 1.

Ralph Steinhauer Awards of Distinction

These awards honour the man who served as Alberta's Lieutenant-Governor from 1974 to 1979. They provide recognition of exceptional academic achievement and are for study in Alberta. Awards are valued at $10,000 at the master's level and $15,000 at the doctoral level.

Application deadline: February 1.

For Career Development

Wilfrid R. May Scholarships for Career Development

Named in honour of the legendary Canadian aviator and bush pilot, these scholarships recognize excellence by professionals, administrators and managers in their work. Awards are valued at $10,000 at the master's level and $15,000 at the doctoral level.

Application deadline: February 1.

For Student Athletes

Jimmie Condon Athletic Scholarships

Jimmie Condon was a longtime supporter and promoter of amateur sports in Calgary. Qualifying athletes must be nominated by their educational institutions or sports associations in Alberta. Awards are valued at $1,000.

Other Scholarships

Charles S. Noble Scholarships

Charles S. Noble was one of Alberta's greatest agricultural entrepreneurs and inventors. Charles S. Noble Scholarship program provides the opportunity for individuals or groups to put forth proposals for the creation of new scholarships. To date, two scholarship programs have been established:

1. **Charles S. Noble Scholarships for Study at Harvard** — provides the opportunity for outstanding Alberta students to pursue undergraduate study at Harvard. Two scholarships of $10,000 may be awarded annually.
2. **Charles S. Noble Scholarships for Junior "A" Hockey** — provides the incentive and means for junior age hockey players to continue their post-secondary education. Qualifying athletes must be nominated by their team. Five scholarships of $650 are available each year.

Other Awards

Students requiring additional information or application forms for the following awards should contact the Awards Office on campus, or one of the offices of the Students Finance Board, unless an alternative application procedure is indicated.

Province of Alberta Scholarships

These $150 scholarships are awarded each year to students graduating from grade 12 and undergraduate students on the basis of academic achievement. In order to qualify, high school students require an average of 80% or higher in four designated subjects while undergraduate students require a grade point average of 7.5 on the 9 point scale, or 3.5 on the 4 point scale. Students must currently be enrolled in undergraduate or degree transfer programs at post-secondary institutions. Students enrolled in professional programs such as medicine, dentistry, law, chiropractics, optometry and veterinary medicine are not eligible to apply.

Province of Alberta Prizes

Prizes of $150 may be awarded to students registered in diploma or certificate programs of not less than 16-weeks duration at approved institutions. These prizes are awarded on the basis of academic excellence with recipients nominated by the institution attended.

Province of Alberta Graduate Scholarships and Fellowships

Students, who are Canadian citizens or permanent residents, may be eligible for Graduate Scholarships or Fellowships if they are enrolled in full-time graduate degree programs at Alberta universities. In 1985/86, the maximum scholarship was $8,100 for a full calendar-year of study and the maximum fellowship was $9,300 for a full calendar-year of study. These scholarships and fellowships are awarded on the basis of academic achievement, on the recommendation of the respective universities.

Pope John Paul II Commemorative Scholarships

These scholarships were established in honour of the visit of His Holiness, Pope John Paul II, to Alberta in September of 1984. Applicants must be enrolled full-time at a post-secondary institution in Alberta at either the undergraduate or master's level. Awards are valued at $5,000 and $10,000 respectively with preference given to students enrolled in:

(a) native studies; or

(b) international studies with respect to third world countries; or

(c) ecumenical studies.

Both course content and academic performance will be considered in the selection of recipients.

A maximum of two scholarships will be awarded at the undergraduate level and four at the master's level.

Application deadline: Master's — February 1
Undergraduate — July 1

Banff Centre Bursaries

Bursaries to the maximum of tuition fees may be awarded to students enrolled in visual and performing arts programs at the Banff Centre for Continuing Education. The amount of each bursary is determined by the student's financial need and individual applications must be submitted through the Banff Centre for Continuing Education.

Northern Alberta Development Council Bursaries

Students who have been long-term (three year minimum) residents of Alberta, particularly those from the north, may apply for this bursary. In 1985/86 the maximum award for a single student was $3,500 per academic year, and for a married student or student with dependents was $6,000 per academic year. The

actual amount of the bursary is determined on the basis of financial need. Preference will be given to students nearing completion of their programs.

Recipients of the bursary are selected by a committee and must sign an agreement to work in the northern areas of the province one year for each year of full bursary support. In certain areas of the north, two years of service are required for each year of bursary assistance.

Application deadlines: June 30 and November 1.

Grants for Teachers of the Disabled

These grants are awarded to employed certified teachers. Students must be enrolled in approved, graduate programs in areas dealing with the teaching of the hearing impaired, the visually impaired, or persons who have multiple disabilities. The grant is $2,000 per full course equivalent to a maximum of $10,000. Recipients are required to sign a return-service agreement with the Students Finance Board.

Further information and application forms may be obtained from:

Director of Special Education
Special Educational Services
Alberta Education
5th Floor, Devonian Building, West
11160 Jasper Avenue
EDMONTON, Alberta T5K 0L2

Queen Elizabeth Scholarships in Canadian Studies

These scholarships, valued at $1,000 each, are available to students enrolled in the final year of an undergraduate program at an Alberta university. To be eligible, you must be a permanent resident of Canada enrolled in a program which focuses primarily or uniquely on aspects of Canadian culture or problems of significance to Canada. Application should be made to the Awards Office at the university you are attending.

Ukrainian Language Development Grant

A maximum grant of $2,000 per year is available to students who are pursuing studies designed to enhance the teaching of the Ukrainian language in Alberta. In order to be eligible for this grant, a student must be recommended by the Minister of Alberta Education or his delegate.

Further information and application forms may be obtained from:

Office of the Curricular Assistant
Ukrainian Language Program
Alberta Education
2nd Floor, Devonian Building, West
11160 Jasper Avenue
EDMONTON, Alberta
T5K 0L2

Alberta Women's Secretariat "Persons Case" Scholarships

These scholarships are awarded annually, on the basis of academic standing and the applicant's financial situation, to full-time students at universities or public colleges in Alberta. The value of each scholarship may be up to $2,000.

Application deadline: September 30.

Alberta Motion Picture Industry Training Grants

Grants are available to members of the motion picture industry who wish to further develop their skills by participating in short courses or seminars.

Assistance is also available to craftspeople who have achieved advanced status within the industry and who are returning to full-time study in a motion picture industry related program.

On-the-job training assistance is available to assist students who have recently graduated and wish to acquire practical experience within the motion picture industry. More detailed information and application forms may be obtained from:

Alberta Motion Picture Industry Training Program Selection Committee
c/o Students Finance Board
11th Floor, Baker Centre
10025 - 106 Street
EDMONTON, Alberta T5J 1G7
Telephone: 427-7106

Vocational Teacher Development Grants

These grants are available to students willing to work to provide service to a school board or educational institution which is under the jurisdiction of the Minister of Education. Students may receive a grant of $2,200 for each full course equivalent to a maximum grant of $22,000 for two years of study. To be eligible a student must:

— be the holder of a certificate of qualification under the Manpower Development Act and Regulations thereunder, or have vocational training that is acceptable to the Students Finance Board; and

— be enrolled in a course of studies approved by the Board which leads to Vocational Teacher Certification.

Students entering a program directly from high school may be eligible for a grant of $500 per full course equivalent, to a maximum of $2,500 per academic year. This grant may be available for a maximum of five years of study.

Further information and application forms may be obtained from:

Mr. U. J. Pallas
Alberta Education
3rd Floor, Devonian Building, West
11160 Jasper Avenue
EDMONTON, Alberta T5K 0L2

Music Education Development Grants

Grants are available to Alberta residents who wish to study at Alberta universities in order to become elementary or secondary school teachers of instrumental or choral music. Grants are valued at $2,000 for each full course equivalent to a maximum of $20,000 for two years of study. Recipients are required to sign a return service agreement.

Deadline for receipt of applications is April 30.

More detailed information is available from:

Office of the Fine Arts Consultant
Alberta Education
Edmonton Regional Office
11160 Jasper Avenue
EDMONTON, Alberta
T5K 0L2

Grants for Disabled Persons

The Board may issue grants to a maximum of $1,000 per semester to students who require special assistance due to physical or mental disabilities.

Financial Assistance for High School Students

High School Bursaries

A student who requires financial assistance to be able to remain in either junior or senior high school may be eligible for a bursary of up to $300 per school year. Eligibility is based on the financial situation of the parents or guardian. The Board must also be satisfied that the student is maintaining a satisfactory academic achievement level.

Application for this bursary must be made on behalf of the student by parents or guardian and the school principal.

Adult High School Grants

Adult students, who are registered at an approved high school or in a high school program approved by the Board, may be eligible to receive either a loan and/or grant. In order to qualify as an adult high school student, you must meet one of the following criteria:

— you must be 18 years of age or older and you must not have been in attendance at school in the preceding year; or

— you must be married; or

— you must have dependents.

High School Maintenance Grants

High school students, who are no longer eligible to receive financial assistance through Alberta Social Services and Community Health because they have reached the age of 18, may be eligible to receive grants with a maximum value of $5,000 per school year.

United World College Scholarships

Each year the Alberta government awards eight scholarships for attendance at the six United World Colleges. These scholarships recognize superior academic achievement, community involvement and extra-curricular activities. Each scholarship covers the costs of room and board, tuition and one return trip between the student's home and the institution.

The United World Colleges are co-educational residential institutions providing two years of education following grade 11. Students in the process of completing grade 11, who are interested in these awards, should contact their school principals. Deadline for application is March 1st.

Education of Service Men's Children Bursaries

These bursaries are awarded to children of disabled war veterans to assist them in meeting their educational costs in grades 9 to 12 inclusive.

6 Further Information and Counselling Services

If you require clarification of independence criteria or residence status, or have special expenses or other circumstances not covered in this booklet, contact a member of the counselling/information staff of the Students Finance Board in Edmonton or Calgary. This person will discuss your situation with you and inform you of your eligibility under the Students Finance Board programs.

If you are planning to study outside Alberta, you are especially encouraged to utilize this service as provincial support may be restricted.

If you are married, you are encouraged to utilize the financial counselling services. It is essential for you, as a married student, to seriously consider the financial implications related to post-secondary study. You should not terminate full-time employment before finalizing the question of your support.

Contact the Edmonton or Calgary office of the Board at the addresses given below:

Students Finance Board
10th Fl., Baker Centre
10025 - 106 Street
EDMONTON, Alberta
T5J 1G7
Telephone: 427-2740

Students Finance Board
805 - 9th Street, S.W.
CALGARY, Alberta
T2P 2Y6
Telephone: 297-6344

You can also contact the student awards officer at the educational institution you wish to attend. The awards officers are well versed in all aspects of the Students Finance Board programs in Alberta, and are familiar with other forms of financial aid for students.

Universities

University of Alberta	432-3221
University of Calgary	220-6925
University of Lethbridge	329-2586
Athabasca University	675-6148 (collect)
Banff Centre for Continuing Education	762-6100

Technical Institutes

Northern Alberta Institute of Technology	471-7499
Southern Alberta Institute of Technology	284-8132
Westerra Institute of Technology	963-1000

Colleges

Alberta College	428-1851
Alberta College of Art	284-7636
Camrose Lutheran College	679-1100
Canadian Union College	782-3381
Concordia College	479-8481
Fairview College	835-2213
Grande Prairie Regional College	539-2930
Grant MacEwan Community College	483-4402
Keyano College	791-4801
Kings College	428-0727
Lakeland College	853-2971
Lethbridge Community College	320-3367
Medicine Hat College	529-3811
Mount Royal College	240-6306
Olds College	556-8238
Red Deer College	342-3300

SECTION II

OTHER GOVERNMENT ASSISTANCE PROGRAMS

1 Alberta Vocational Training Program

The Alberta Vocational Training Program (AVT) is an adult student support program, administered by Alberta Manpower. AVT provides training grants to disadvantaged adult Albertans who require skill training or academic upgrading to gain employment, and who undertake vocational counselling prior to enrollment in a program. Support is available for full-time study (at least 25 hours per week) in:

— Academic upgrading

— Skill training programs of not more than 52 weeks in length.

Eligibility Criteria

In order to receive the training grant you must:

— Participate in vocational counselling with a Career Counsellor at an Alberta Career Centre, an Alberta Vocational Centre or a Community Vocational Centre, to establish an occupational goal, **prior** to enrollment in a program;

— Be at least 18 years of age;

— Have been out of the regular school system for at least one year or have completed grade twelve;

— Have lived in Alberta for the last 12 months;

— Demonstrate a need for financial assistance. This is based on your gross annual income, the income of your spouse, the income of your parents if you are living at home, or the income of your partner if you are co-habiting (common-law);

— Apply for AVT funding **prior** to enrollment in a program, at least **two weeks** before the start of your program, and after vocational counselling;

— Be ineligible for financial assistance under the Canada Employment Training Program.

How to Apply

In order to apply for an AVT funding grant, make an appointment to see a counsellor at an Alberta Career Centre, an Alberta Vocational Centre, or a Community Vocational Centre.

2 Alberta Vocational Training Skill Enhancement Program

The Alberta Vocational Training Skill Enhancement Program was created to provide more training opportunities for unemployed, skilled Albertans and is designed to give them a better chance of finding jobs. Under the program, unemployed Albertans who are skilled in low demand occupations may be eligible for a training allowance for academic upgrading, skill upgrading, or training in designated occupations identified as being in demand either now or in the near future.

Eligibility Criteria

In order to receive the training allowance, you must:

— Be unemployed;

— Possess skills in a low demand occupation;

— Have been unemployed 20 of the previous 52 weeks;

— Have been a member of the labour force for three of the past five years;

— Have not been attending an educational institution full-time during the last two years;

— Have lived in Alberta for the last 12 months;

— Demonstrate a need for financial assistance;

— Participate in vocational counselling with a Career Centre, an Alberta Vocational Centre or a Community Vocational Centre, to establish an occupational goal prior to enrollment in a program; and

— Apply for AVT funding at least two weeks before the start of your program, and **after** vocational counselling.

How to Apply

In order to apply for an AVT Skill Enhancement Funding grant, make an appointment to see a counsellor at an Alberta Career Centre, an Alberta Vocational Centre, or a Community Vocational Centre.

3 Vocational Rehabilitation for Disabled Persons (VRDP)

The Vocational Rehabilitation for Disabled Persons program is an employment program designed to provide training for jobs in a competitive job market. It offers counselling to help decide what kind of training is needed and what financial assistance is available. Costs of the program are shared by the Federal Government.

Eligibility Criteria

In order to receive consideration for assistance under VRDP there must be clear demonstration that your disability precludes you from gaining reasonable employment. As well, after undertaking vocational counselling, you must fulfill the following five criteria:

— You must have lived in Alberta for the previous 12 months;

— You must be 18 years of age or older;

— You must be unemployed;

— You must satisfy Alberta Manpower that you are capable of benefiting from training or education, and;

— You must not be eligible under the Canada Employment Program.

People receiving benefits from disability schemes such as the Workers' Compensation or Veterans Affairs are not eligible.

How to Apply

In order to qualify for financial assistance, you must first take part in a vocational counselling process at an Alberta Career Centre. A counsellor there will assist in developing a suitable rehabilitation plan. This counselling will normally take about six weeks.

The total time for counselling and approval is at least eight weeks.

Allowances — Alberta Vocational Training Programs, Vocational Rehabilitation of Disabled Persons Program

The schedule of allowances and services varies with the individual situation. Further details can be obtained from the vocational counsellors at Alberta Vocational Centres, Community Vocational Centres or Alberta Career Centres.

Allowances are grants and do not have to be repaid. They are based on five training days per week (22 days per month), but the exact amount allotted varies according to the need in each individual case. The allowance granted is not designed to provide for all your needs. Additional support may be required from the Students Finance Board or Alberta Social Services and Community Health.

Counselling

A counselling service is available to provide assistance to:

(1) explore a suitable career goal. This may include a discussion of your educational and work background, interests, aptitudes, disability (if applicable) and future career goals. Some vocational testing may be required.

(2) determine eligibility and possible sources of financial assistance after a career goal has been established.

Important — you should contact either the nearest Vocational Centre or Career Centre to obtain an appointment with a counsellor, allowing sufficient time to explore your career goals **before consideration and commencement of a training program**.

Alberta Vocational Centres

Alberta Vocational Centre
332 - 6 Avenue, S.E.
CALGARY, Alberta T2G 4S6
Telephone: 261-3930

Alberta Vocational Centre
10215 - 108 Street
EDMONTON, Alberta T5J 1L6
Telephone: 427-2741

Alberta Vocational Centre
GROUARD, Alberta T0G 1C0
Telephone: 751-3915

Alberta Vocational Centre
Box 417
LAC LA BICHE, Alberta T0A 2C0
Telephone: 623-4441

Community Vocational Centre
Box 1280
SLAVE LAKE, Alberta T0G 2A0
Telephone: 849-2281

ALBERTA MANPOWER CAREER CENTRES

Bonnyville Office
Box 1798
101 Admin. Building
5008 - 50 Avenue
BONNYVILLE, Alberta
T0A 0L0
Phone: 826-4175

Calgary Office
2nd Floor
805 - 9 Street S.W.
CALGARY, Alberta
T2P 2Y6
Phone: 297-6347

Camrose Office
B110 Provincial Building
4867 - 50 Street
CAMROSE, Alberta
T4V 1P6
Phone: 679-1275

High Level Office
2nd Floor
Provincial Building
HIGH LEVEL, Alberta
T0H 1Z0
Phone: 926-2661

Hinton Office
Promway Building
112 McLeod Avenue
HINTON, Alberta
T0E 1B0
Phone: 865-8257

Edmonton Office
101 Sun Building
10363 - 108 Street
EDMONTON, Alberta
T5J 1L8
Phone: 427-5659

Fort McMurray Office
7th Floor West Tower
Jubilee Centre
9915 Franklin Avenue
FORT McMURRAY, Alberta
T9H 2K4
Phone: 743-7207

Grande Prairie Office
Provincial Building
1201 10320 - 99 Street
GRANDE PRAIRIE, Alberta
T8V 6J4
Phone: 538-5348

Peace River Office
P.O. Box 2, Bag 900
Kit's Building
10016 - 101 Street
PEACE RIVER, Alberta
T0H 2X0
Phone: 624-6211

Pincher Creek Office
226 Provincial Building
782 Main Street
Box 2138
PINCHER CREEK, Alberta
T0K 1W0
Phone: 627-3922

Lethbridge Office
400 Professional Building
740 - 4 Avenue South
Bag Service 3014
LETHBRIDGE, Alberta
T1J 4C7
Phone: 329-5444

Medicine Hat Office
302 Provincial Building
770 - 6 Street S.W.
MEDICINE HAT, Alberta
T1A 4J6
Phone: 529-3683

Lloydminster Office
Resource Service Center
5704 - 44 Street
Lloydminster, Alberta
T9V 2A1
Phone: 875-5506 RITE

Red Deer Office
3rd Floor, West
Provincial Building
4920 - 51 Street
RED DEER, Alberta
T4N 6K8
Phone: 340-5353

St. Paul Office
Box 1989
100 Melenchuk's Mall
ST. PAUL, Alberta
T0A 3A0
Phone: 645-6383

For more information Dial 0 and ask for Zenith 22140
In Edmonton, call 422-4266

4 Federal-Provincial Bilingual Education Program

Introduction

This program is administered by Alberta Advanced Education. It is comprised of seven different awards designed to assist students in acquiring fluency in Canada's official languages, as well as to aid teachers instructing in these languages. For further information, contact the Co-ordinator, Second Language Programs, 7th Fl., Devonian Bldg. East, 11160 Jasper Ave., Edmonton, Alberta, T5K 0L1. Telephone: 427-5538.

Programs

1. Teacher Bursaries are provided in order to help improve the quality of official second language teaching. The amount of each bursary varies from a maximum of $1,500 for a six-week, full-time training period to lesser amounts for shorter training periods (within Canada only).
2. Fellowships of up to $2,000 are available to students who wish to pursue full-time post-secondary studies taught in French. In addition, provision may be made for a travel component. Application deadline: July 15.
3. Summer Language Bursaries of $1,300 are available to full-time students who have post-secondary status (a minimum of 67 high school credits). These bursaries are designed to make it possible for students to learn their second language during a six-week immersion course at a Canadian institution.
4. Summer Language Bursaries for Francophones are intended to make it possible for French-speaking students, from minority areas, to perfect their mother tongue and improve their knowledge of their culture. Bursaries of $1,260 each are awarded to full-time students who have post-secondary status (minimum 67 high school credits). Bursary recipients, who successfully complete the six-week course, will receive the cost of return fare to their homes.
5. Official Languages Monitor Assistantships are designed to enable post-secondary students to pursue full-time studies while working as part-time assistants to second language teachers. They are required to provide services for a minimum of six to eight hours per week for the duration of one full academic year. Valued at $3,200, assistantships are awarded to students, selected on the basis of a personal interview, who agree to work as aides with instructors.

6. **Francophone Monitor Assistantships** provide for up to $3,200 to Francophones selected through personal interviews and who agree to work as part-time assistants to teachers whose principal language of instruction is French. The monitors are required to provide service for a minimum of six to eight hours per week for one full academic year.
7. **Full-Time Monitor Assistantships (Experimental).** Full-time monitors from across Canada will be placed in the Northwest Territories, Yukon, British Columbia, Saskatchewan, Manitoba, New Brunswick, Prince Edward Island and Newfoundland. These full-time monitors will be acting as resource persons for teachers of a second language and will be required to work approximately 25 hours per week between September 1 and June 30. In return, these monitors will receive up to $8,000 each during this period and could be reimbursed for two round trips per year between their home province and where they are working as monitors. Additional allowances to a maximum of $1,785 may be allowed for justifiable related expenses.

5 Social Allowance Program

Introduction

In many cases, Alberta Social Services and Community Health will assist clients in training and educational pursuits. When a person who is receiving social assistance cannot obtain employment and earn adequate income to cover living expenses, Social Services may provide assistance to help the client achieve self-sufficiency through upgrading, education or training.

Eligibility Criteria

If you are currently receiving or applying for social allowance benefits, you may be eligible for special support as a full-time student if you are assessed by an Employment Opportunity Counsellor as being:

— unemployed due to inadequate education or training, but capable of employment if you are provided with the proper training or education; or

— employed but receiving social allowances as a supplement to your present earnings and Alberta Social Services and Community Health is satisfied that the program you wish to enter offers you a reasonable chance to eventually become self-supporting.

Examples of Qualifying Situations

Some examples are:

— the head of a single-parent family who, because of lack of education or training, cannot support the family without additional education or training;

— the head of a family who has few or no skills and is employed, but is not able to earn enough to provide for the family;

— the head of a family who, because of inadequate education or training, works for a few months and draws allowance for a few months and requires training or education to break this pattern.

If you turn down or leave employment that would provide adequate earnings for your needs, you will not be offered assistance for training or education by Alberta Social Services and Community Health.

If you are eligible for training under the Canada Manpower Training Program or the Alberta Vocational Training Program, you are expected to utilize those resources. If allowances under these programs are inadequate to support you and/or your family, Alberta Social Services and Community Health may supplement these allowances provided that they do not exceed basic needs, and that your training program is not longer than two years.

Types of Educational Programs Supported

You may receive social allowance benefits while attending most upgrading and training programs. If you are assessed as a person in need of training, allowances may be granted in order for you to attend a vocational/technical institute or college (excluding university), in a certificate or diploma program that does not exceed a period of two years to completion. You must receive approval from Alberta Social Services and Community Health prior to enrollment.

Types of Assistance Available

In addition to the social allowance, assistance may be provided to cover the cost of:

— tuition

— books and supplies

— babysitting

— transportation

Counselling

It is in your interest that the program you have chosen is suitable to your abilities and interests and will lead to employment. Therefore, Alberta Social Services and Community Health generally requires that you seek career counselling prior to entering any training or educational program.

Further Information

If you are currently receiving social allowance, your social worker will advise you of the steps you must take in order to receive social assistance for your training or studies. Contact your social worker at least six weeks prior to the commencement of any program you are considering.

Students Finance Board

Chairman:	Mark Tims, Westlock
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